



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Peter H. Redweik Examiner: (to be assigned)  
Serial No.: 10/644,131 Group Art Unit: (to be assigned)  
Filed: August 20, 2003 Docket: 11053  
Title: LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL  
DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on October 28, 2003.

By: [Signature]  
Name: George H. Gates

**INFORMATION DISCLOSURE STATEMENT (37 C.F.R. §1.97(b))**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

With regard to the above-identified application, the items of information listed on the enclosed Form 1449 are brought to the attention of the Examiner.

This statement should be considered because it is submitted before the mailing date of a first Office Action on-the-merits. Accordingly, **no fee is due** for consideration of the items listed on the enclosed Form 1449.

In accordance with 37 C.F.R. 1.491(b), the above application was filed *after* June 30, 2003 and, therefore, copies of the U. S. publication and U. S. patents listed on the enclosed Form 1449 are *not* being provided herewith. However, copies of the non-patent literature listed under "Other Documents" are being submitted herewith.

No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to



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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

We are transmitting herewith the attached:

- ☒ Transmittal sheet, in duplicate, containing a Certificate of Mailing under 37 CFR 1.8.
- ☒ Information Disclosure Statement and Form PTO-1449.
- ☒ Cited References.
- ☒ Return postcard.

Please consider this a **PETITION FOR EXTENSION OF TIME** for a sufficient number of months to enter these papers, if appropriate.

Please charge all fees to Deposit Account No. 50-1673 of NCR Corporation (the assignee of the present application). A duplicate of this paper is enclosed.

**GATES & COOPER LLP**  
Howard Hughes Center  
6701 Center Drive West, Suite 1050  
Los Angeles, CA 90045  
(310) 641-8797

By: [Signature]  
Name: George H. Gates  
Reg. No. 33,500  
GHG/mrj

(PTO TRANSMITTAL - GENERAL)

establish that the reference(s) are not "prior art". Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Please direct any response or inquiry to the below-signed attorney at (310) 641-8797.

Respectfully submitted,

GATES & COOPER LLP  
Attorneys for Applicant(s)

Howard Hughes Center  
6701 Center Drive West, Suite 1050  
Los Angeles, California 90045  
(310) 641-8797

Date: October 28, 2003

GHG/mrj

Enclosures: Form PTO-1449  
References

By:  \_\_\_\_\_

George H. Gates  
Reg. No.: 33,500

Form 1449\*

INFORMATION DISCLOSURE STATEMENT  
IN AN APPLICATION

Docket Number: 11053

Application Number: 10/644,131

Applicant: Peter H. Redweik

Filing Date: August 20, 2003

Group Art Unit: (to be assigned)

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
/J.L./	US-2002/0026394	02/2002	Savage et al.			
	5,189,608	02/1993	Lyons et al.			
	5,249,120	09/1993	Foley			
	5,615,109	03/1997	Eder			
	5,655,085	08/1997	Ryan et al.			
	5,712,987	01/1998	Waits et al.			
	5,721,831	02/1998	Waits et al.			
	5,819,237	10/1998	Garman			
	5,911,135	06/1999	Atkins			
	5,991,743	11/1999	Irving et al.			
	6,026,382	02/2000	Kalthoff			
	6,085,175	07/2000	Gugel et al.			
	6,233,566	05/2001	Levine et al.			
	6,240,399	05/2001	Frank et al.			
	6,253,192	06/2001	Corlett et al.			
	6,275,813	08/2001	Berka			
	6,292,787	09/2001	Scott et al.			
	6,360,210	03/2002	Wallman			
/J.L./	6,393,406	05/2002	Eder			

## FOREIGN PATENTS

DOCUMENT NO.	COUNTRY	CLASS	SUBCLASS	TRANSLATION
				YES NO

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

/J.L./	[1]	Kassing, Jay, "Profitability: Growing the Bottom Line," CSI, 1999, 43 pages.
	[2]	"Canadian Bank Mines for Data-based Gold," Action Items, 12/2/97, 2 pages.
	[3]	"Bank of Ireland Selects Compaq AlphaServers to Help Improve Profitability Management," 12/3/98, Compaq, 2 pages.
	[4]	"Marquis Tops 300 MCIF-CRM Data Mart Clients Worldwide," 4/18/00, 2 pages.
/J.L./	[5]	Curley, Bob, "Royal Bank uncovers profitability solution", Bank Systems & Technology, April 2000, 2 pages.

EXAMINER: /Jessica Lemieux/	DATE CONSIDERED: 12/03/2007
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609, draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	

\*Substitute Disclosure Statement Form (PTO-1449)

Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

G&amp;C 30145 437-US-01